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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jeanette	
Write the name that is on your government-issued picture identification (for example, your driver's	First name	First name
	Middle name White	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9604	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-

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Debtor 1 Jeanette First Name	White Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	2000 West Balden	If Debtor 2 lives at a different address:
	3029 West Belden Number Street 1a	Number Street
	ChicagoIllinois60647CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Jeanette			Case number (if kno	wn)
	First Name	Middle Name L	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, go Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you cashier's check, or money or may pay with a credit card or I need to pay the fee in instancial Individuals to Pay Your Filing. I request that my fee be was judge may, but is not require the official poverty line that a	may pay. Typically, if your der If your attorney is a reheck with a pre-printer allments. If you choose and Fee in Installments (Oraived (You may requested to, waive your fee, and applies to your family six must fill out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	atement About an Eviction		you want to stay in your residence? t You (Form 101A) and file it with

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White Debtor 1 Jeanette __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Jeanette White Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jeanette White Signature of Debtor 1 Signature of Debtor 2 Executed on _ 11/28/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Jeanette		White	Case number (if I	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 34	12(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	formation in the sched	ules filed with the petition is incorrect.
attorney, you do not	J	' '		'
need to file this page.	/s/ Chris Prvor		Date	11/28/2017
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	Chris Pryor			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact about			
	Contact phone		Email address	cpryor@semradlaw.com
	Daywarday		Illinois	
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Jeanette		White			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
0			(State)			
Case number (If known)						

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

art 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,979.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,979.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,357.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$24,233.00
Your total liabilities	\$40,590.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,227.00
55p, year series increase, increase inc	
i. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,757.00

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White Debtor 1 Jeanette _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,894.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$12,136.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$12,136.00

9g. Total. Add lines 9a through 9f.

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En .	:							
Fill in this	informatio	on to identify your c	ase:					
Debtor 1		nette	NA: al alla N	I	White			
Debtor 2	Firs	t Name	Middle N	name	Last Name			
(Spouse, if fi	ling) Firs	t Name	Middle N	Name	Last Name			
United Sta	ates Bankrı	uptcy Court for the:	Northern	Dis	strict of Illinois			
Case num	nber				(State)			
, ,								Check if this is an
Officia	al Forn	n 106A/B						amended filing
Sche	dule A	A/B: Prope	erty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. I olying correct infor d case number (if k	Be as complete a mation. If more s known). Answer e	and accurate a space is neede every question	as possible. If two mar ed, attach a separate s	ried people ar sheet to this f	n one category, list the re filing together, both a orm. On the top of any a an Interest In	re equally
1. Do you	ı own or h	ave any legal or ed	quitable interest	in any resider	nce, building, land, or s	similar proper	ty?	
✓	No. Go to	Part 2						
	Yes. Whe	re is the property?						
				What is the	property? Check all that	t apply.		claims or exemptions. Put
1.1	Street add	dress, if available, or	other description	—	mily home			red claims on Schedule D: ims Secured by Property.
			,	ш .	or multi-unit building		Current value of the	Current value of the
					inium or cooperative		entire property?	portion you own?
				Land	nated of mobile nome		 -	
	Number	Street		Investme	ent property		Describe the nature of interest (such as fee s	
	City	State	Zip Code	Timesha Other	re	<u> </u>	the entireties, or a life	
	,		·	Who has an one.	interest in the proper	t y? Check	Check if this is co	mmunity property
				Debtor 1	only			
				Debtor 2	only			
				Debtor 1	and Debtor 2 only			
				At least of	one of the debtors and a	nother		
					nation you wish to add entification number:	about this it	em, such as local	
If you	own or ha	ve more than one, li	ist here:					
					property? Check all that	t apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street add	dress, if available, or	other description	_ `	mily home		-	nims Secured by Property.
					or multi-unit building Iinium or cooperative		Current value of the	Current value of the
					tured or mobile home		entire property?	portion you own?
				Land				
	Number	Street		Investme	ent property		Describe the nature of interest (such as fee s	
	City	State	Zip Code	Timesha Other	re		the entireties, or a life	
	J.1.,	Otato	p	Ш			Chack if this is co	mmunity property
				Who has an one.	interest in the proper	ty? Check	(see instructions)	minumity property
				Debtor 1	only			
				Debtor 2	only			
					and Debtor 2 only			
				At least of	one of the debtors and a	nother		
					nation you wish to add entification number:	about this it	em, such as local	

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Debtor 1	Jeanette First Name	Middle Name	White Last Name	Case number	(if known)	
1.3	eet address, if available, or ot	v	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur City	mber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by estate), if known.
		[] [] [] []	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	Check if this is co (see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	rtion you own for a rite that number he	all of your entries from Part 1, inclere.	uding any entries	s for pages	
Do you ov		equitable interest	in any vehicles, whether they are	-	-	
	ans, trucks, tractors, sport u		also report it on Schedule G: Executo cycles	ory Contracts and (Jnexpired Leases.	
3.1	Model: Year:	Kia Rio 2014	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Kia Rio	44000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$6300.00	Current value of the portion you own? \$6300.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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ו וטוי	Jeanette		White	Case number	i (ii kiiowii)	
	First Name	Middle Name	Last Name			
3.3	Make Model:		Who has an interest in the proone.	operty? Check		claims or exemptions. Pured claims on Schedule
	Year:		Debtor 1 only			nims Secured by Property
	Approximate mileage:		= '			
		·	Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only	r	entire property:	portion you own:
		At least one of the debtors a	and another			
			Check if this is communit instructions)	ty property (see		
3.4	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
Year:	Model:		one.			red claims on Schedule
			Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
	Approximate mileage:	·	Debtor 2 only		Current value of the entire property?	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	1	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	tv property (see		
			instructions)	,, p. op a , (acc		
	mples: Boats, trailers, motors	•	er recreational vehicles, other ve t, fishing vessels, snowmobiles, mo	•		
Exa	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	claims or exemptions. P
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, mo Who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the prone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the proone. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the proone. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori roperty? Check , , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the pro	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Creditors Who Have Classian Creditors Credi	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors at instructions) Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors at Check if this is communit instructions	roperty? Check and another ty property? Check roperty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors a	roperty? Check and another ty property? Check roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods, living room furniture, bedroom furniture \$425.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Tube TV, Cellular phone \$220.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Miscellaneous clothing, shoes and outerwear \$550.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Earrings and miscellaneous costume jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1295.00 for Part 3. Write that number here

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$384.00 17.1. Checking account: Citibank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	or 1 Jeanette		White	Case number (if known)	<u> </u>
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	in, Ellion, Reogli, 40 (k), 400(b)	, tillit savings accounts	s, or other pension of profit-straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			-
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements of companies, or others No	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	No Yes	Issuer name and description:			
		-			

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Debt	tor 1 Jeanette		Case number (if known)	
		le Name Last Name		
24.	Interests in an education IRA, in an ac 26 U.S.C. §§ 530(b)(1), 529A(b), and 52	ecount in a qualified ABLE program, or under a c (9(b)(1).	qualified state tuition program.	
	No Institution name and description	cription. Separately file the records of any interests.11	U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in	n property (other than anything listed in line 1), a	and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		e secrets, and other intellectual property ites, proceeds from royalties and licensing agreemen	ts	
	✓ No ☐ Yes. Describe			
27.	Licenses, franchises, and other gener Examples: Building permits, exclusive lice	al intangibles enses, cooperative association holdings, liquor licens	ses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own?
				Do not deduct secured
28.	Tax refunds owed to you			
28.	Tax refunds owed to you			Do not deduct secured
28.	No Yes. Give specific information		Federal:	Do not deduct secured
28.	✓ No		Federal: State:	Do not deduct secured claims or exemptions.
	Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific information about them, including whether you already filed the returns and the tax years	, spousal support, child support, maintenance, divo	State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific information about them, including whether you already filed the returns and the tax years	, spousal support, child support, maintenance, divo	State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony	, spousal support, child support, maintenance, divo	State: Local: rce settlement, property settlemen	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony	, spousal support, child support, maintenance, divo	State: Local: rce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony	, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony No Yes. Give specific information	, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years	nce payments, disability benefits, sick pay, vacation to loans you made to someone else	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years	nce payments, disability benefits, sick pay, vacation	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Jeanette		White	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the benefician property because some	y of a living trust, expect	n someone who has died proceeds from a life insurance polic	ey, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries fo		\$384.00
Part	5: Describe Any B	usiness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Par	t1.
37.	Do you own or have a	ny legal or equitable i	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			!	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Jeanette	White	Case number (if known)	
	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
10				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	% of ownership.	
	information about them			
	шеш			
40.4	• • • • • • • • • • • • • • • • • • • •			_
43.	Customer lists, mailing lists, or other compil	ations		
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S	S.C. § 101(41A))?	
	☐ No			
	Yes. Describe			
	Tes. Describe			
44.	Any business-related property you did not a	already list		
	☑ No			
	Yes. Give specific information			
				<u> </u>
		·		
				<u> </u>
	dd the dollar value of all of your entries from art 5. Write that number here			
▶	art 3. Write that humber here			
Part	6: Describe Any Farm- and Commerc	cial Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list	it in Part 1.		
46.	Do you own or have any legal or equitable	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debt	or 1 Jeanette First Name		White Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtur	es, and tools of trade		
	Yes. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	✓ No Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you did	not already list		
	Yes. Describe				
		II of your entries from Part 6, includin	g any entries for pages y	ou have attached	
Part 7	7: Describe All Pro	operty You Own or Have an Inter	est in That You Did No	ot List Above	
	Do you have other pro	perty of any kind you did not already ts, country club membership			
	✓ No	,			
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write th	at number here		
Part 8		f Each Part of this Form			
55. F	Part 1: Total real estat	e, line 2			
	oart 2 total vehicles, lii		\$6300.00		
	-	nd household items, line 15	\$1295.00		
58. P	art 4: Total financial a	ssets, line 36	\$384.00		
59. F	Part 5: Total business-i	related property, line 45			
		fishing-related property, line 52			
		perty not listed, line 54			
62. T	Total personal property	. Add lines 56 through 61	\$7979.00	Copy personal property total ▶	+ \$7979.00
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62			\$7979.00

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Fill in this information to identify your case:					
Debtor 1	Jeanette		White		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description:	\$6,300.00		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Kia Rio, 2014, 2014 Kia Rio		100% of fair market value, up to any	_			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief description:	\$384.00	7	735 ILCS 5/12-1001(b)			
	Checking account, Citibank		\$384.00 100% of fair market value, up to any applicable statutory limit	_			
	Line from Schedule A/B: 17						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?				

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Debtor 1 Jeanette White Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$425.00 description: **✓** \$425.00 Goods, living room 100% of fair market value, up to any furniture, bedroom applicable statutory limit furniture Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(a) description: \$550.00 **✓** Miscellaneous clothing, 100% of fair market value, up to any shoes and outerwear applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$220.00 description: **✓** \$220.00 Tube TV, Cellular phone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$100.00 **✓** \$100.00 Earrings and 100% of fair market value, up to any miscellaneous costume applicable statutory limit jewelry

Line from Schedule A/B:

12

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se:			
White Middle Name Last Name			
Middle Name Last Name			
Northern District of Illinois (State)			
(State)			
	_		Check if this is a amended filing
ors Who Have Claims Secur	ed by Prop	ertv	12/1
cured by your property?	·		,
or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Describe the property that secures the claim:	\$16,357.00	\$6,300.00	<u>\$10,057.0</u> 0
O66 Automobile As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply.]		
	Middle Name Middle Name Last Name	White Middle Name Last Name Morthem District of Illinois (State) Drs Who Have Claims Secured by Prop Me. If two married people are filing together, both are equally responsible for sinal Page, fill it out, number the entries, and attach it to this form. On the top secured by your property? It this form to the court with your other schedules. You have nothing else to republic the claims in alphabetical order according to the creditors and one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's Describe the property that secures the claim: Describe the property that secures the claim: Describe the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	White Middle Name Last Name Middle Name Last Name Northem District of Illinois (State) Describe the property that secures the claim: Described Automobile As of the date you file, the claim is: Check all that apply. Middle Name Last Name District of Illinois (State) District of Illinois (State) Column Secured by Property Last Name District of Illinois (State) Column A and Amount of claim Do not deduct the value of collateral. State of the claims in alphabetical order according to the creditor's Describe the property that secures the claim: State of the date you file, the claim is: Check all that apply. Disputed

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$16,357.00

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Fill	n this infor	mation to identify your c	ase:			
Deb	tor 1	Jeanette		White		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Cas (If kn	e number					
<u> </u>		4005/5				Check if this is an amended filing
Off	icial F	orm 106E/F				Check in this is an amended him
Sc	hedu	ule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: (he boxes on the left. At	s or unexpired leases tha ecutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. Al expired Leases (Official For es Secured by Property. If m	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cı	reditors have priority ur	nsecured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
2.	listed, ider As much	ntify what type of claim it as possible, list the claims	is. If a claim has both prior	ity and nonpriority amounts, lirding to the creditor's name. It	st that claim here and show b f you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Aarons \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 122 S Bolingbrook Dr Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60440 Bolingbrook Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - furniture debtor no Other. Specify longer possesses Is the claim subject to offset? Yes AD ASTRA RECOVERY SERV \$584.00 Last 4 digits of account number Nonpriority Creditor's Name 733<u>0 W 33RD ST N STE 118</u> When was the debt incurred? 10/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** Kansas 67205 Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify **CASH 133** Yes Chase \$100.00 Last 4 digits of account number Nonpriority Creditor's Name National Bank By Mail When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Kentucky Louisville Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collecting For - nsf Other. Specify _ Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Jeanette First Name
 White Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago - Dep't of Revenue	Last 4 digits of account number	\$6,000.00
	Nonpriority Creditor's Name PO Box 88292	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60608	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Collecting For - parking/camera	
	Is the claim subject to offset?	Other. Specify tickets	
	✓ No		
	Yes		
4.5	Comcast	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	When was the debt incurred?	
	Number Street		
	Bankruptcy Dept	As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	Seattle Washington 98168 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Collecting For - past due cable bill	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.6	CONTRACT CALLERS INC Nonpriority Creditor's Name	Last 4 digits of account number 8408	\$100.00
	501 GREÉNE ST FL 3	When was the debt incurred? 12/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	AUQUOTA	Contingent	
	AUGUSTA Georgia 30901 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: PEOPLES	
	✓ No	Other. Specify GAS LIGHT AND COKE	
	Yes		

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 Debtor 1 First Name
 Jeanette First Name
 White Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street	Last 4 digits of account number 7211 When was the debt incurred? 9/2012 As of the date you file, the claim is: Check all that apply.	\$0.00
	LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
4.8	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 7311 When was the debt incurred? 9/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
4.9	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: TMOBILE	\$645.00

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$287.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5050 Kingsley Dr Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45227 Cincinnati Ohio City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Collecting For - nsf Is the claim subject to offset? **✓** No Yes Illinois Tollway \$100.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For - tollway fee Is the claim subject to offset? **✓** No Yes PLS 4.12 \$750.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1215 E. 87th St. n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60619 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Collecting For - title loan on vehicle

Other. Specify <u>debtor no longer possesses</u>

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Sigma Solutions \$281.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2150 S 1300 E # 500 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84106 Salt Lake City Utah City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - unsecured debt Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$8,157.00 4.14 0996 Last 4 digits of account number _ Nonpriority Creditor's Name 9/2012 PO BOX 2287 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.15 \$3,979.00 Last 4 digits of account number 2156 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

✓ No Yes

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Debtor 1 Jeanette			White	Case number (if known)		
First Name	e Middle N	Name	Last Name			
Part 2: Your N	ONPRIORITY Unsecured	Claims - Contir	nuation Page			
After listi	ng any entries on this page, r	number them begi	nning with 4.5, f	ollowed by 4.6, and so forth.	Total claim	
4.16 US Cellula			last 4	digits of account number	\$500.00	
	Nonpriority Creditor's Name Dept 0205			When was the debt incurred?		
Number	Street			was the debt incurred:ina		
	0001		As of	the date you file, the claim is: Check all that app	oly.	
•			—— 🔲 c	ontingent		
Palatine	Illinois	60055	U	nliquidated		
City	State	Zip Code	Di	sputed		
	Who incurred the debt? Check one.			of NONPRIORITY unsecured claim:		
✓ Debto	or 1 only			udent loans		
Debto	or 2 only					
Debto	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt			bligations arising out of a separation agreement or vorce that you did not report as priority claims	•	
At leas				ebts to pension or profit-sharing plans, and other sebts	similar	
Chec				Collecting For - past due cellular		
ls the cla	im subject to offset?		™ 0:	ther. Specify phone bill		
✓ No						
Yes						

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Debtor 1 Jeanette White Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes o	only. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom rate i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$12,136.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,097.00	
	Gi Total Add lines of through Gi	e:	\$24,233.00	

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Fill in this information to identify your case:									
Debtor 1	Jeanette		White						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois (State)						
Case number (If known)									

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Per	rson or company w	rith whom you have	the contract or lease	State what the contract or lease is for
	ickerdike Apartments ame			Residential Lease, Debtor is Lessee, One-year lease
25	550 W North Ave			,
Nu	umber	Street		
Ch	hicago	Illinois	60647	
Cir	ity	State	Zip Code	

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			טט	cument Page	52 01 74
Fill	in this infor	mation to identify your c	ase:		
Del	otor 1	Jeanette		White	
Del	otor 2	First Name	Middle Name	Last Name	
	ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ited States E	Sankruptcy Court for the:	Northern	District of Illinois	
	se number			(State)	
(If kr	nown)				Check if this is an
					amended filing
O	fficial	Form 106H			
Sc	hedul	e H: Your Cod	lehtors		12/15
1.	Do you ha No Yes	r every question.	ou are filing a joint case, do	not list either spouse as a c	
2.	Idaho, Lou	uisiana, Nevada, New Mex	lived in a community propince, Puerto Rico, Texas, Wa	- ,	Community property states and territories include Arizona, California,
		Go to line 3. Did your spouse, forme	r spouse, or legal equival	ent live with you at the tim	e?
		No	i spouse, or legal equival	one live with you at the till	o:
		Yes. In which communit	y state or territory did you	live?	_ Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equi	valent	<u> </u>
		Number Street			_
		City	State	Zip Code	<u> </u>
3.	In Column	1, list all of your codel			our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Debtor 1 Jeanette Middle Name Last Name Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for Northern Destrict of Illinois the: Case number (State) Schedule I: Your Income Schedule I: Your Income Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate and your spouse is not filling with you, do not include information. Part 1: Describe Employment I. Fill in your employment information. If you have more than one jobs attach a separate show to provide the provided work. Occupation may include student or homenater, if it applies. Part 2: Give Details About Monthly Income Employer's a address Cay State Zip Code Employer's a defress of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 To non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 To non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 To non-filing spouse have more than one employer spouse in the person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 To non-filing spouse have more than one this moni						3	_	
Pirst Name	Fill in this in	nformation to identify	your case:					
Debtor 2 Sposes, if "alling" First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (if twown) District of Illinos Case number Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 13 Describe Employment 1. Fill in your employment information. If you have more than one job, statch a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's address Occupation Employer's address Number Street Debtor 1 Debtor 2 Employed Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Occupation the information for all employers for that person on the lines below. If you need more space, all and a separate sheet to this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, affairs, and commissions (before all payroll 2. 80.00 2. List monthly proce wages, salary, and commissions (before all payroll 2. 80.00 3. +80.00 For Debtor 1. For Debtor 1. For Debtor 1. For Debtor 1. For Debtor 2. For non-filing spouse.	Debtor 1	Jeanette		White				
Middle Name Last Name La		First Name	Middle Name	Last N	lame		Che	ck if this is:
United States Bankruptcy Court for the: Case number		g) Firet Namo	Middle Name	LactN	lamo			An amended filing
Case number Who the complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse is needed, attach a separated sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Information about additional employers. If you have more than one job, attach a separate page with information about additional employers. Occupation may include student or homemsker, if it applies. Employer's address Occupation may include student or homemsker, if the applies. Employer's address Namber Street								Δ supplement showing post-petition chapter 13
Case number		s Bankruptcy Court for	Northern					
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are separated and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or salf-employed work. Imployer's address Occupation Salf-employment Employer's name Employer's address Number Street		r		(0	olale,			
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation Bernployed Include part time, seasonal, or self-employment City State Exp Code City State Zip Code Employer's andress City State Zip Code City State Z	(If known)							MM / DD / YYYY
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are separated and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing jointly, and your spouse is living with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about soldrional employers. Occupation Self-employment Employer's name Employer's address Occupation Self-employment Employer's name Emp	Official	Form 106I						
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment If you have more than one job, attach a separate page with information about additional employers. It you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's name Employer's address Number Street How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 Debtor 2	Schedu	ıle I: Your In	come					12/15
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's address City	information spouse. If m number (if k	about your spouse. I ore space is needed nown). Answer ever	f you are separated and l, attach a separate she y question.	d your spou	se is	not filing wi	th you, do	not include information about your
If you have more than one job, attach a separate page with information about additional employers. Occupation Self-employment Self-employment Occupation Self-employment Occupation Self-employment Occupation Self-employment Occupation may include student or homemaker, if it applies. Occupation may include student or homemaker, if it applies. Occupation may include student or homemaker, if it applies. Occupation Occupation may include student or homemaker, if it applies. Occupation Occupa	1. Fill in yo	ur employment		Debtor 1	l			Debtor 2
If you have more than one job, attach a separate page with information about additional employers. Occupation may include student or homemaker, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00	informat	ion.	Formula and adaptive		_			
Include part time, seasonal, or self-employer's name Employer's name Employer's address Cocupation may include student or homemaker, if it applies. Employer's address Number Street	•	•	Employment status		-			
Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse For Debtor 2 or non-filing spouse				☐ Not E	mplo	yed		Not Employed
Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00			Occupation	Self-emplo	oyme	nt		
Cocupation may include student or homemaker, if it applies. Number Street			Employer's name					
The street or homemaker, if it applies. City State Zip Code City State Zip Code	•		Employer's address					
How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00	•	•		Number St	reet			Number Street
How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00								
Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. \$0.00 Solution Solutio				City		State	Zip Code	City State Zip Code
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00								
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00	Part 2: Gi	ve Details About N	Nonthly Income					
spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. \[\begin{align*} \text{For Debtor 2 or non-filing spouse} \end{align*} Solution Solu			<u> </u>	a If you have	noth	ing to roport f	or any line, w	write \$0 in the energy Include your non-filing
more space, attach a separate sheet to this form. For Debtor 1 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. Sestimate and list monthly overtime pay. For Debtor 2 or non-filling spouse	spouse unle	ess you are separated.		-				
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. In mon-filing spouse 1. \$0.00				combine the	intor			
deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00						For Deb	tor 1	
	deduct				2.		\$0.00	
4. Calculate gross income. Add line 2 + line 3. 4. \$0.00	3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00	
	4. Calcula	ate gross income. Add I	ine 2 + line 3.		4.		\$0.00	

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Debtor		Vhite	Case numbe	r <i>(if</i>	
	First Name Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	r line 4 here	→ 4. [■]	\$0.00		
5. List a	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. l	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	Oluntary contributions for retirement plans	5c.	\$0.00		
5d. l	Required repayments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance	5e.	\$0.00		
5f. C	Domestic support obligations	5f.	\$0.00		
5g. l	Union dues	5g.	\$0.00		
5h. (Other deductions. Specify:	5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List a	all other income regularly received:				
ŀ	Net income from rental property and from operating a pusiness, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$1,300.00		
8b. I	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a			
	nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d. l	Unemployment compensation	8d.	\$0.00	·	
	Social Security	8e.	\$0.00	·	
lı c u h	Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-ash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or iousing subsidies specify: Food Assistance Programs Income	8f.	\$594.00		
8g. I	Pension or retirement income	8g.	\$0.00		
8h. (Other monthly income. Specify: Prorated tax refund	8h. +	\$333.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$2,227.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$2,227.00	=	\$2,227.00
Inclu frien	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ds or relatives. not include any amounts already included in lines 2-10 or amou	household, your o	lependents, your roomr		
Spec	cify:			11.	+ \$0.00
	I the amount in the last column of line 10 to the amount in the that column of line 10 to the amount in the summary of Schedules and Statistical Sur				\$2,227.00
VVIIC	o and amount on the cummay of confedered and cialistical out	ay or oeram i		, it uppiioo	Combined monthly income
13. Do	you expect an increase or decrease within the year after y	ou file this form	?		y illoonid
	Yes. Explain:				

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Debtor 1Jeanette		White	9		Case number (if			
First Name	Middle Name	Last I	Name		known)			
Official Form 106I. Additional page.								
8a.Net income from rental property and	from operating a	business, pr	ofession, or	farm				
8a.1 Uber Driver		Debtor 1	Debtor 2					
Gross receipts (before all deductions)		\$1,500.00						
Ordinary and necessary operating expen	ses	-\$200.00						
Net monthly income from a business, p farm	rofession, or	\$1,300.00		Copy here	\$1,300.00		<u>—</u>	

Official Form 106l Schedule I: Your Income page 3

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		Doc	ament rage 30 or r	1		
Fill in this infor	rmation to identify y	our case:				
Debtor 1	Jeanette		White			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
				A supplement s	howing post	-petition chapter 13
United States i	Bankruptcy Court for	the: Northern	District of Illinois (State)	expenses as of		· ·
Case number			· ·	MM / DD / YYY		
, ,		_		IVIIVI / DD / TTT	ī	
<u>Official</u>	Form 106	<u>5J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If (if known). Ans	more space is nee swer every question	ded, attach another sheet to thi	are filing together, both are equal s form. On the top of any addition			
	cribe Your Hous	enoia				
1. Is this a joi	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live i	n a separate household?				
	No					
[Yes. Debtor 2 m	ust file Official Forms 106J-2, Expe	enses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents?	No				
Do not list [Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does der with you	pendent live ?
			Child	11 years	No.	
					✓ Yes.	
			Child	6 years	No.	
			Child	2 vooro	✓ Yes. No.	
			Cilia	2 years	✓ Yes.	
3. Do your ex	penses include					
expenses of		✓ No				
than yourself an		Yes				
dependent						
Part 2: Esti	mate Your Ongo	ing Monthly Expenses				
	of a date after the		you are using this form as a supp pplemental Schedule J, check th			
		non-cash government assistance ded it on <i>Schedule I: Your Incom</i>	= -			Your expenses
	I or home ownersh or the ground or lot.		nclude first mortgage payments and		4.	\$225.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, o	r renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Jeanette
 White
 Case number (if known)

 Last Name
 Last Name

FIISLINAITIE	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$322.00
6b. Water, sewer, garbage co	ollection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$80.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$625.00
8. Childcare and children's ed	lucation costs	8.	\$60.00
9. Clothing, laundry, and dry o	eleaning	9.	\$40.00
10. Personal care products ar	nd services	10.	\$35.00
11. Medical and dental expen	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payment	s, maintenance, bus or train fare. s	12.	\$250.00
13. Entertainment, clubs, reci	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$120.00
15d. Other insurance. Specify	y:	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
·	and the live of the Control of the C	19.	\$0.00
20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		208	<u> </u>

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Jeane			White	Case number (if known)		
First N	ame	Middle Name	Last Name			
21.Other. Spec	ify:				21	\$0.00
22 Calculate	our monthly expense	s				
	es 4 through 21.	.				\$1,757.00
	· ·	os for Dobtor 2) if any	from Official Form 106J-2			\$0.00
	` .	ult is your monthly exp			00	\$1,757.00
			511565.		22.	
-	our monthly net incor					
23a. Copy II	ne 12 (your combined r	monthly income) from S	schedule I.		23a	\$2,227.00
23b. Copy y	our monthly expenses	from line 22 above.			23b	\$1,757.00
	, , ,	es from your monthly ir	icome.			\$470.00
The re	sult is your monthly net	income.			23c	
For example	e, do you expect to finis	sh paying for your car lo	es within the year after to an within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:								
Debtor 1	Jeanette		White					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
Case number (If known)			(State)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Jeanette White	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/28/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	rmation to identify you	ır case:					
Debtor 1	Jeanette		White				
	First Name	Middle	Name Last Nam	е			
Debtor 2 Spouse, if filing)	First Name	Middle	Name Last Nam	e			
Inited States	Bankruptcy Court for th	ne: <u>Northern</u>	District of Illino				
Case number			(Stat	e)			
f known)							Check if this
Official	Form 107						amended filin
tateme	ent of Financ	ial Affairs f	or Individuals	Filing for	ี Bankrเ	ıptcy	04
			narried people are filing parate sheet to this form				
	n more space is nee nown). Answer every		arate sneet to this form	. On the top of	i ariy addillo	mai pages, write	your name and case
o:	- B. I. II. Al IX.			D. (
Part 1: Giv	e Details About Yo	ur Marital Status	and Where You Lived	Before			
1. What is	s your current marital	status?					
□ Ma	arried						
	ot married						
2. During	the last 3 years, have	you lived anywher	e other than where you liv	re now?			
✓ No)						
Ye	s. List all of the places	s you lived in the las	st 3 years. Do not include v	where you live n	OW.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
				_			_
Nu	mber Street	_	From	Number Stree	et	_	From
_			То	-			То
	Obsta	7: 0: 1:		0.7	Olata	7'. 0. 1.	
Cit	y State	Zip Code		City	State	Zip Code	Daniel Dalie de
				Same as	Debtor 1		Same as Debtor 1
N	h au Ohuaah		From	November Otro	_1		From
Nu	ımber Street		To	Number Stree	et.		То
		_				_	
Cit	y State	Zip Code		City	State	Zip Code	
			pouse or legal equivalent siana, Nevada, New Mexico,				
No.							
✓ No ✓ Yes	Make sure you fill our	t Schedule H: Vour	Codebtors (Official Form	106H)			
I I U O .	Triano oui o you iii ou	L COLICAGIO I I. I OUI					

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$8000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$9000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$9000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$6,534.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$7,128.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$7,128.00 For the calendar year before that: (January 1 to December 31, 2015

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White Debtor 1 Jeanette _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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					Case number	
First Name		Middle Name	Las	t Name		
Insiders include corporations of vagent, including such as child su	your relatives; a which you are a one for a busin	ny general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; parti or owner of 20% or	nerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓ No						
Yes. List all	payments to a	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			payment	paid	Still OWE	
Insider's Nar	me					
Nivers In an Ohm	1					
Number Stre						
City	State	Zip Code				
Insider's Nar	me					
Number Stre	eet					
	State	Zip Code	did you make an	y payments or trans	fer any property o	on account of a debt that benefited an
Within 1 year beinsider? Include payment No	efore you filed		ed by an insider.	y payments or trans Total amount paid	fer any property of Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
Within 1 year beinsider? Include payment No	efore you filed as on debts gua payments tha	for bankruptcy, o	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar	efore you filed as on debts gua payments tha	for bankruptcy, o	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all	efore you filed as on debts gua payments tha	for bankruptcy, o	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar	efore you filed s on debts gua payments tha	for bankruptcy, or eranteed or cosigned t benefited an ins	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar	efore you filed as on debts gua payments tha	for bankruptcy, o	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar Number Stree City	efore you filed s on debts gua payments tha	for bankruptcy, or eranteed or cosigned t benefited an ins	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar City Insider's Nar	payments that me State	for bankruptcy, or eranteed or cosigned t benefited an ins	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year beinsider? Include payment No Yes. List all Insider's Nar Number Stree City	payments that me State	for bankruptcy, or eranteed or cosigned t benefited an ins	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Within 1 year be insider? Include payment No Yes. List all Insider's Nar City Insider's Nar	payments that me State	for bankruptcy, or eranteed or cosigned t benefited an ins	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Jeanette	White	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		pank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			·
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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otor 1	Jeanette	White Case number (iii	f known)	
	First Name Middle Name	Last Name		
Wit	thin 2 years before you filed for bankruptcy, o	did you give any gifts or contributions with a total va	lue of more than \$600	to any charity?
	l No			
✓	No			
	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Describe what you contributed	contributed	value
	that total more than \$000		Continuated	
	Charity's Name	_		
	Number Street			
	Number Street			
	01	<u> </u>		
	City State Zip Code			
6:	List Certain Losses			
□	No Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss include the amount that insurance has paid. List	loss	Value of property lost
		pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
		AVD. Property.		
	Car high jacking	None	01/2017	\$2000.00
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr	None id you or anyone else acting on your behalf pay or tra	ansfer any property to	
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr	None id you or anyone else acting on your behalf pay or tra	ansfer any property to	
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr ude any attorneys, bankruptcy petition preparers No	None id you or anyone else acting on your behalf pay or tra	ansfer any property to	
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers	None id you or anyone else acting on your behalf pay or tra	ansfer any property to	
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr ude any attorneys, bankruptcy petition preparers No	id you or anyone else acting on your behalf pay or traruptcy petition? s, or credit counseling agencies for services required in your description and value of any property	ansfer any property to our bankruptcy. Date payment	
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr ude any attorneys, bankruptcy petition preparers No	id you or anyone else acting on your behalf pay or tra ruptcy petition? s, or credit counseling agencies for services required in yo	ur bankruptcy. Date payment or transfer	anyone you consulte
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr ude any attorneys, bankruptcy petition preparers No	id you or anyone else acting on your behalf pay or traruptcy petition? s, or credit counseling agencies for services required in your description and value of any property	ansfer any property to our bankruptcy. Date payment	anyone you consulte
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankr ude any attorneys, bankruptcy petition preparers No	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	ur bankruptcy. Date payment or transfer	anyone you consult
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No Yes. Fill in the details.	id you or anyone else acting on your behalf pay or traruptcy petition? s, or credit counseling agencies for services required in your description and value of any property	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code Email or website address	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, disput seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code Email or website address	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Miller, Michael Person Who Was Paid 20 S Clark St Number Street 2800 Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	id you or anyone else acting on your behalf pay or transferred Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor	1 Jeanette	White	Case number (if known)	
	First Name Middle Na	ame Last Name		
he	ithin 1 year before you filed for bankrup elp you deal with your creditors or to ma o not include any payment or transfer that y	ke payments to your creditors?	on your behalf pay or transfer any propert	y to anyone who promised to
·	No Yes. Fill in the details.			
L	163. Till ill tile details.	Description and value	of any managery	Amount of novement
		Description and value transferred	of any property Date payment o transfer w made	
	Person Who Was Paid			_
	Number Street			
	City State Zip C	ode		
	Oity State Zip C	ode		
	Ind transfers that you have already listed on the No Yes. Fill in the details.		g of a security interest or mortgage on your p	roperty). Do not include girls
		Description and value transferred	of property Describe any property or payments received or de in exchange	
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	ode .		
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	ode		
be (T	eneficiary? hese are often called asset-protection devic		y to a self-settled trust or similar device o	f which you are a
Ľ	☑ No ☑ Yes. Fill in the details.			
L	Tes. Fill III the details.	Description and valu	e of the property transferred	Date transfer was made
	Name of trust			

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White Debtor 1 Jeanette Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred FIFTH THIRD Checking XXXX-08/2017 \$ 0.00 Person Who Was Paid Savings 5050 Kingsley Dr Number Street Money market Brokerage Cincinnati Ohio 45227 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Debtor '	First Name Middle Name	White Case Last Name	e number (if known)	
	•			
art 9:	Identify Property You Hold or Control	for Someone Else		
23. Do	you hold or control any property that some	one else owns? Include any property you be	orrowed from, are storing for, or hold in	trust for
	meone.		,,	
	1 No			
	No			
L	Yes. Fill in the details.			
		Where is the property?	Describe the contents	Value
	Owner's Name	NumberStreet		
	Owner's Name	Number oneet		
	Number Street			
		City State Zip Code		
	City State Zip Code			
art 10	Give Details About Environmental Int	formation		
or the	purpose of Part 10, the following definitions app	nhv-		
or the	purpose of Part 10, the following definitions app	ny.		
	Environmental law means any federal, state, or lo			
	nazardous or toxic substances, wastes, or mater ncluding statutes or regulations controlling the c			
	Site means any location, facility, or property as do or used to own, operate, or utilize it, including di		you now own, operate, or utilize it	
		·	olevia su hadan sa	
	<i>Hazardous material</i> means anything an environm toxic substance, hazardous material, pollutant, c		dous substance,	
кероп а	all notices, releases, and proceedings that you kr	now about, regardless of when they occurred.		
л Ц.			as in violation of an audinous antal law?	
4. Ha	s any governmental unit notified you that yo	u may be hable or potentially hable under	or in violation of an environmental law:	
✓	No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Name of Site	Governmentarumi		
	Number Street	NumberStreet		
		City State Zip Code		
	City State Zip Code			
i. Ηε	ve you notified any governmental unit of any	release of hazardous material?		
V	l No			
¥	Yes. Fill in the details.			
┕	103. TIII III UIG OGIAIIS.	O a community of the co	Pardinament III III	Dad
		Governmental unit	Environmental law, if you know it	Date of notice
				1101100
	Name of site	Governmental unit		
	Number Street	NumberStreet		
	Number Street			
	Number Street	NumberStreet City State Zip Code		

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Debt		Jeanette			White	Case nu	umber (if k	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a party No	y in any judio	cial or administr	ative proceeding under	r any environmental	law? Inc	lude settlem	nents and orde	ers.
		Yes. Fill in the det	tails.							
					Court or agency	1	Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				ш
Part	11:	Give Details Ab	oout Your E	Business or Co	onnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the foll	owing co	nnections to	any business	?
		A sole propri	etor or self-e	employed in a tra	ade, profession, or othe	r activity, either full-t	time or pa	art-time		
					LC) or limited liability pa	=	•			
		A partner in a			,	, ,				
			-		e of a corporation					
					· ·					
		An owner or a	at least 5% (or the voung or e	quity securities of a cor	poration				
	V	No. None of the a	above applie	s. Go to Part 12.						
	Ħ				details below for each I	business.				
	ш		- - -			ure of the business		Employer le	lantification n	umber De net
					Describe the nati	ure of the business			lentification n ial Security n	umber or ITIN.
									•	
		Business Name			_			EIN:		
					_					
		Number Street						Dates busin	ess existed	
		0"		7: 0 1	mame of account	ant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Datas busin	ness existed	
		Number Street			Name of account	ant or bookkeeper		Dates busin	iess existeu	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification n ial Security n	umber Do not umber or ITIN.
								EIN:		
		Business Name								
		Number Street				loui ou baald		Dates busin	ness existed	
		City	Ctoto	Zin Co-I-	name of account	ant or bookkeeper		_	_	
		City	State	Zip Code				rom	To	

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Debt	tor 1	Jeanette			White	Case number (if known)
	Ī	First Name		Middle Name	Last Name	
28.	crec	nin 2 years before litors, or other pa No Yes. Fill in the de	irties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Dato locada	
		Name			MM/DD/YYYY	
		-			_	
		Number Street				
		City	State	Zip Code	_	
		City	State	Zip Code		
Part	12:	Sign Below				
t	rue a	ind correct. I und kruptcy case can	erstand that result in fin	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Jeanette Whi			Signature of Debtor 2
		Signal	ure or Debtor	1		Date
		Date 1	1/28/2017			Date
Г	Did vo	ou attach addition	nal pages to	Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	_ `		iai pagee te			g, (ee.a. : ee.,
Ŀ	✓ N					
L	Y	es				
	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
	√ N	0				
<u></u>		es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Jeanette White	Northern Dist	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY	FOR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of th	e petition in bankruptcy, or agree	d to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$400.00
	Balance Due			\$3,600.00
2.	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specif	y)	
3.	. The source of the compensation paid	d to me is:		
	Debtor	Other (specif	y)	
4.	I have not agreed to share the abmembers and associates of my I		on with any other person unless	they are
		w firm. A copy of the agree	with a other person or persons whent, together with a list of the na	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	gal service for all aspects of the bang advice to the debtor in determine	· · ·
	b. Preparation and filing of any	petition, schedules, statem	nents of affairs and plan which ma	ay be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and ar	ny adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy n	natters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services	3 :
		CERTIFI	CATION	
	certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreem	ent or arrangement for payment t	o me for representation of the
	11/28/2017		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/28/2017	
Signed:	
/s/ Jeanette White	
	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245		filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	White, Jeanette	Case No	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	CATION OF CREDITOR MAT	ΓRIX		
T knowledg	•	ify that the attached list of creditors is to	rue and correct to the best of their		
Date:	11/28/2017	/s/ White, Jeaner White, Jeanette Signature of Del			

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BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX, AZ, 85018

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Illinois Tollway PO Box 5544 Chicago, IL, 60680

PLS 1215 E. 87th St. Chicago, IL, 60619

Comcast p.o. box 196 Newark, NJ, 07101

US Cellular Dept 0205 Palatine, IL, 60055

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Aarons 7311 S. Ashland Chicago, IL, 60636

FIFTH THIRD 5050 Kingsley Dr Cincinnati, OH, 45227

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

Sigma Solutions 2150 S 1300 E # 500 Salt Lake City, UT, 84106

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
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- 9. Be available to respond to the debtor's questions throughout the term of the plan.
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- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
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 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/28/2017	•
Signed:	
/s/ Jeanette White	
2 Enetter Hill	/s/ Chris Phyor
Débtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jeanette First Name		hite (Case number (If known)	
	Middle Name La: estions for Reporting Purposes	st Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual p. No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or incurred No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	orimarily for a personal, ousiness debts? Busine vestment or through the	family, or household p ess debts are debts that e operation of the busi	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7 Yes. I am filing under Chapter 7 expenses are paid that fur No. Yes.	7. Do you estimate that afte		
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	Entering Communication of the	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	550 million [1]	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	550 million [7]	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7 Sign Below			\$458c0240c000000000000000000000000000000000	
	correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, o of title 11, United States Code. I understand the relief available under each chapter, and I choose to procee under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fi out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in			le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill \$342(b). specified in this petition. ey or property by fraud in
	connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	Signature of Debtor 1		Signature of Debtor	2
	Executed on11/28/2017 MM / DD /	YYYY	Executed on	MM / DD / YYYY

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Fill Indiais info	rmation to identify your c	ase:			
Debtor 1	Jeanette		White		
Debitor 1	First Name	Middle Name	Last Name	 [
Debtor 2				1	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
	, ,		(State)	AMMARINA AMM	
Case number (fknown)		·			
L	 	***************************************	***************************************	**************************************	Check if this is a
Official	Form 106De	eC .			amended filing
		— Individual Debte	or's Schedules	S	12/1
HADDON AND ADDRESS OF THE PARTY		MINOR STANDARD OF LEAST AND AND THE WASHINGTON AND AND AND AND AND AND AND AND AND AN	stisotoimusikunensuumusuumusi kunskulusinininininininistelusi s	THE RESIDENCE OF THE PROPERTY	
ii two married	people are filing togeth	er, both are equally respon	sible for supplying correc	or information.	
money or prop U.S.C. §§ 152,				laking a false statement, concealing pro	
Did you p	pay or agree to pay some	eone who is NOT an attorne	y to help you fill out ban	kruptcy forms?	
V No					
general Yes.	Name of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
	naity of perjury, I declar are true and correct.	e that I have read the sum	mary and schedules filed	with this declaration and	
🗴 /s/ Jean	ette White	ILHU, ITU	, · · · · ×		
Signature	of Debtor 1		Signatur	e of Debtor 2	

MM/DD/YYYY

Date 11/28/2017

MM/DD/YYYY

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Debtor 1	Jeanette First Name	Middle Name	White Last Name	Case number (ifknown)
	rast Name	Milddle Mans	Last Name	
	thin 2 years before you editors, or other partie		you give a financial state	nent to anyone about your business? Include all financial institutions
_	No Yes. Fill in the details	below.		
Signary Co.	<u> </u>		Date issued	
	Name		MM/DD/YYYY	
	Number Street	The second secon		
	City	State Zip Code	***************************************	
Part 12:	Sign Below			
a ba	%	nette White LANC	7, or imprisonment for up to A	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	***************************************	of Debtor 1	V V V V	Signature of Debtor 2
	Date 11/2	8/2017		Date
Did y	ou attach additional p	pages to Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
DECEMBER .	No Yes			
Did y	/ои pay or agree to pa	y someone who is not an	attorney to help you fill ou	t bankruptcy forms?
[7] ·	No		•	
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	White, Jeanette	One or Alic	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MATE	RIX
T knowledge	he above named Debtors hereby veri e.	fy that the attached list of creditors is true	e and correct to the best of their
	N.		
Date:	11/28/2017	/s/ White, Jeanette	Jean traball
		White, Jeanette Signature of Debtor	r

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Deb	tor 1 Jeanette First Name	Middle Name	White Last Name	Case number (if known)		
16.	Calculate the median f					
	Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois					
	16b. Fill in the number of people in your household.		4			
	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.				\$94,472.00	
17.	tow do the lines compare?					
	17a. Line 15b is less than or equal to line 16c, On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C. § 1325(b)(3)</i> . Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.					
Pariss Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)						
18,	Copy your total average	monthly income from line 11			\$1,894.00	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.					
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00	
	19b. Subtract line 19a from line 18.				\$1,894.00	
20.	Calculate your current monthly income for the year. Follow these steps:					
	20a. Copy line 19b. \$1,894.0				\$1,894.00	
	Multiply by 12 (the number of months in a year).				x 12	
	20b. The result is your current monthly income for the year for this part of the form.				\$22,728.00	
	20c. Copy the median family income for your state and size of household from line 16c.				\$94,472:00	
21.	low do the lines compare?					
,	Line 20b is less than commitment period is	0b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. The litment period is 3 years. Go to Part 4.				
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.					
Part 4	art 43. Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
* /s/ Jeanette White DOVO To White &						
	Signature of Debtor 1 Signature of Debtor 2					
	Date 11/28/2013 MM/DD/YY		Da	te MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					